

Information to identify the case:

Debtor 1	<u>Craig A. Burch</u>	Social Security number or ITIN	xxx-xx-9099
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Gertrude Burch</u>	Social Security number or ITIN	xxx-xx-8516
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-27285-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Craig A. Burch

Gertrude Burch

12/1/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Craig A. Burch
 Gertrude Burch
 Debtors

Case No. 17-27285-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 72

Date Rcvd: Dec 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2017.

db/jdb
 cr +Craig A. Burch, Gertrude Burch, 17 Penn Drive, Pine Hill, NJ 08021-6520
 +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive,
 Lawrenceville, NJ 08648-2316
 517029940 Associated Credit Services, P.O. Box 5171, Westborough, MA 01581-5171
 517029945 +Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101-2003
 517029948 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135,
 Warwick, RI 02886-1321
 517029960 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
 517029971 +Lamont Hanley & Assoc Inc., Re: Foremost Insurance, P.O. Box 179,
 Manchester, NH 03105-0179
 517029975 +Nationwide Credit, Inc., P.O. Box 14581, Des Moines, IA 50306-3581
 517029976 +Navy Fcu, Po Box 3700, Merrifield, VA 22119-3700
 517029980 +Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
 517029984 +Ncc Business Svcs Inc, 9428 Baymeadows Rd Ste 2, Jacksonville, FL 32256-7912
 517029985 +Ncc Business Svcs Inc, 9428 Baymeadows Rd. Suite 200, Jacksonville, FL 32256-7912
 517029986 +Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
 517029987 +Penn Credit, Attn:Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988
 517029988 +Pinnacle Credit Services, P.O. Box 5617, Hopkins, MN 55343-0493
 517029989 +Pro Company, P.O. Box 2462, Aston, PA 19014-0462
 517029994 Steward Financial Svcs, 499 Old Kings Highway, Maple Shade, NJ 08052
 517030001 +Tate & Kirlin Associates, Suite 240, 580 Middletown Blvd, Langhorne, PA 19047-1876
 517030002 +Verizon, Po Box 650584, Dallas, TX 75265-0584
 517030005 Virtua Health, P.O. Box 8500-7542, Philadelphia, PA 19178-7542
 517030007 +Virtua Health System, P.O. Box 6028, Bellmawr, NJ 08099-6028
 517030008 Virtua Health-West Jersey, Patient Accounting Department, P.O. Box 6010,
 Bellmawr, NJ 08099
 517030009 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 517030010 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Dec 01 2017 23:38:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 01 2017 23:51:56 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 01 2017 23:51:54 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517029938 +EDI: AARGON.COM Dec 01 2017 23:38:00 Aargon Agency Inc., 8668 Spring Mountain Rd,
 Las Vegas, NV 89117-4132
 517029939 +EDI: AAEO.COM Dec 01 2017 23:38:00 Aaron's, 6535 North Crescent Blvd.,
 Pennsauken, NJ 08110-1626
 517029942 +E-mail/Text: banko@berkscredit.com Dec 01 2017 23:51:39 Berks Credit & Collections,
 Po Box 329, Temple, PA 19560-0329
 517029941 +E-mail/Text: banko@berkscredit.com Dec 01 2017 23:51:39 Berks Credit & Collections,
 900 Corporate Dr, Reading, PA 19605-3340
 517029943 EDI: CAUT.COM Dec 01 2017 23:38:00 Chase Auto Finance, P.O. Box 901076,
 Fort Worth, TX 76101-2076
 517029944 +EDI: CAUT.COM Dec 01 2017 23:38:00 Chase Auto Finance, National Bankruptcy Dept,
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071
 517029947 +EDI: CHASE.COM Dec 01 2017 23:38:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
 Wilmington, DE 19850-5298
 517029946 +EDI: CHASE.COM Dec 01 2017 23:38:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 517029949 +E-mail/Text: equiles@philapark.org Dec 01 2017 23:52:50 City of Philadelphia,
 Parking Violations Branch, P.O. Box 41818, Philadelphia, PA 19101-1818
 517029952 +EDI: WFNBN.COM Dec 01 2017 23:38:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 517029951 +EDI: WFNBN.COM Dec 01 2017 23:38:00 Comenity Bank/Victoria Secret, Po Box 182789,
 Columbus, OH 43218-2789
 517029950 +EDI: WFNBN.COM Dec 01 2017 23:38:00 Comenity Bank/nwyrk&co, 220 W Schrock Rd,
 Westerville, OH 43081-2873
 517029954 +EDI: CONVERGENT.COM Dec 01 2017 23:38:00 Convergent Outsourcing, Inc, Po Box 9004,
 Renton, WA 98057-9004
 517029953 +EDI: CONVERGENT.COM Dec 01 2017 23:38:00 Convergent Outsourcing, Inc, 800 Sw 39th St,
 Renton, WA 98057-4975
 517029955 EDI: CONVERGENT.COM Dec 01 2017 23:38:00 Convergent Outsourcing, P.O. Box 9004,
 Renton, WA 98057-9004
 517029956 +E-mail/Text: bknotice@erccollections.com Dec 01 2017 23:52:02 ERC/Enhanced Recovery Corp,
 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517029957 +E-mail/Text: bknotice@erccollections.com Dec 01 2017 23:52:02 ERC/Enhanced Recovery Corp,
 Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 517029958 +EDI: AMINFOFP.COM Dec 01 2017 23:38:00 Fst Premier, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4824

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 72

Date Rcvd: Dec 01, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517029962 E-mail/Text: bankruptcy@gatewayloan.com Dec 01 2017 23:52:17 Gateway Mortgage Group,
244 South Gateway Place, Jenks, OK 74037-3448
517029963 +EDI: IIC9.COM Dec 01 2017 23:38:00 IC Systems, Inc, Po Box 64378,
Saint Paul, MN 55164-0378
517029967 +EDI: IIC9.COM Dec 01 2017 23:38:00 IC Systems, Inc, Attention: Bankruptcy, Po Box 64378,
St Paul, MN 55164-0378
517029972 +E-mail/Text: equiles@philapark.org Dec 01 2017 23:52:50 LDC Collection Systems,
P.O. Box 41819, Philadelphia, PA 19101-1819
517029973 EDI: MID8.COM Dec 01 2017 23:38:00 Midland Credit Management, Re: T-Mobile,
P.O. Box 60578, Los Angeles, CA 90060-0578
517029974 +EDI: MID8.COM Dec 01 2017 23:38:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
San Diego, CA 92193-9069
517029978 +EDI: NFCU.COM Dec 01 2017 23:38:00 Navy Fcu, Po Box 3000, Merrifield, VA 22119-3000
517029983 +EDI: NFCU.COM Dec 01 2017 23:38:00 Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000,
Merrifield, VA 22119-3000
517029982 +EDI: NFCU.COM Dec 01 2017 23:38:00 Navy Federal Cr Union, Po Box 3000,
Merrifield, VA 22119-3000
517029981 +EDI: NFCU.COM Dec 01 2017 23:38:00 Navy Federal Cr Union, 820 Follin Ln Se,
Vienna, VA 22180-4907
517029990 +E-mail/Text: bankruptcy@pseg.com Dec 01 2017 23:51:24 PSE&G, Attn: Bankruptcy Department,
P.O. Box 490, Cranford, NJ 07016-0490
517029992 +EDI: RESURGENT.COM Dec 01 2017 23:38:00 Resurgent Capital Services, Po Box 10497,
Greenville, SC 29603-0497
517029993 +EDI: RESURGENT.COM Dec 01 2017 23:38:00 Resurgent Capital Services, Po Box 10587,
Greenville, SC 29603-0587
517029996 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchb/Ashley Homestore, Po Box 965064,
Orlando, FL 32896-5064
517029995 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchb/Ashley Homestore, 950 Forrer Blvd,
Kettering, OH 45420-1469
517031237 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517029998 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
517029997 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/ Old Navy, Po Box 965005,
Orlando, FL 32896-5005
517030000 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 956060, Orlando, FL 32896-0001
517029999 +EDI: RMSC.COM Dec 01 2017 23:38:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
517030003 +EDI: VERIZONEAST.COM Dec 01 2017 23:38:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
517030004 +EDI: VERIZONWIRE.COM Dec 01 2017 23:38:00 Verizon Wireless Bankruptcy Dept,
P.O. Box 3397, Bloomington, IL 61702-3397
517030015 +EDI: WFFC.COM Dec 01 2017 23:38:00 WFFNB/Bobs Discount Furniture, Po Box 10438,
Des Moines, IA 50306-0438
517030014 +EDI: WFFC.COM Dec 01 2017 23:38:00 WFFNB/Bobs Discount Furniture, Po Box 94498,
Las Vegas, NV 89193-4498
517030011 +EDI: WFFC.COM Dec 01 2017 23:38:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
517030012 +EDI: WFFC.COM Dec 01 2017 23:38:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438
517030013 +EDI: WFFC.COM Dec 01 2017 23:38:00 Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
TOTAL: 48

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517029959* +Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
517029961* Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
517029964* +IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
517029965* +IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
517029966* +IC Systems, Inc, Po Box 64378, Saint Paul, MN 55164-0378
517029968* +IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
517029969* +IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
517029970* +IC Systems, Inc, Attention: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
517029979* +Navy Fcu, Po Box 3000, Merrifield, VA 22119-3000
517029977* +Navy Fcu, Po Box 3700, Merrifield, VA 22119-3700
517029991* +PSE&G, Attn: Bankruptcy Department, P.O. Box 490, Cranford, NJ 07016-0490
517030006* Virtua Health, P.O. Box 8500-7542, Philadelphia, PA 19178-7542

TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2017 at the address(es) listed below:

Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com,
mdepietro@stark-stark.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Lee Abt on behalf of Joint Debtor Gertrude Burch leeabt2@verizon.net,
r40016@notify.bestcase.com
Lee Abt on behalf of Debtor Craig A. Burch leeabt2@verizon.net, r40016@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor JPMORGAN CHASE BANK, N.A. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6